

## Exhibit 10

## DOCUMENT 38

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CENTRAL INTELLIGENCE AGENCY

DIRECTORATE OF INTELLIGENCE

18 October 2001

## Usama Bin Laden: Al-Qa'ida's Financial Facilitators

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Usama Bin Laden: Al-Qa'ida's Financial  
Facilitators [REDACTED]

**Key Findings (U)**

Information through  
30 September 2001 was  
used in this report.

Usama Bin Laden exercises final authority on al-Qa'ida's finances, delegating the transactions to an assortment of representatives or surrogates. Al-Qa'ida members serve as financial directors, fundraisers, accountants, and couriers. An array of non al-Qa'ida personnel—most of whom probably sympathize with the organization—operate money remittance houses and other businesses that help al-Qa'ida transfer funds. Islamic nongovernmental organizations also are instrumental in financing and facilitating funds transfers for al-Qa'ida. [REDACTED]

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## Usama Bin Laden: Al-Qa'ida's Financial Facilitators [REDACTED]

### Bin Laden's Financial Facilitators. [REDACTED]

An array of senior financial advisors, accountants, and couriers manage and facilitate financial operations for Usama Bin Laden's al-Qa'ida terrorist organization, although [REDACTED]

[REDACTED] Bin Laden has final authority over the budget and allocation of al-Qa'ida's financial resources. [REDACTED]

[REDACTED] al-Qa'ida members who reportedly have handled the organization's funds do not necessarily work exclusively in a financial capacity for the organization and, over the years, many members have been replaced because of arrests and reassessments. Some al-Qa'ida financial personnel seem to have dropped out of the organization. Networks of money changers, representatives of nongovernmental organizations (NGOs), and businessmen also play a prominent role in providing and transferring al-Qa'ida funds. [REDACTED] most of these individuals are not al-Qa'ida cadre, but either are sympathetic to Bin Laden's cause or indiscriminate about their clientele. Bin Laden's use of these networks to move money is a clear shift from his dependence on Sudan's Islamic banks, which he relied on until he left Sudan in May 1996. [REDACTED]

Afghanistan's antiquated financial system—compared to that of Sudan—has forced Bin Laden to increasingly rely on the *hawala* system and other fronts to move funds reliably and securely—especially in light of UN financial sanctions against Taliban-affiliated financial assets. ( [REDACTED] )

### Top-Down Financial Decisions (U)

[REDACTED] Bin Laden has the final authority on spending decisions. [REDACTED]

[REDACTED]

[REDACTED] Bin Laden as the ultimate source of funds for al-Qa'ida's expenses and as the source of al-Qa'ida contributions for the Taliban, other terrorist groups, and *mujahidin* movements. [REDACTED]

[REDACTED] In many cases, he is personally involved in providing financial support—underscoring his authority over funding decisions:

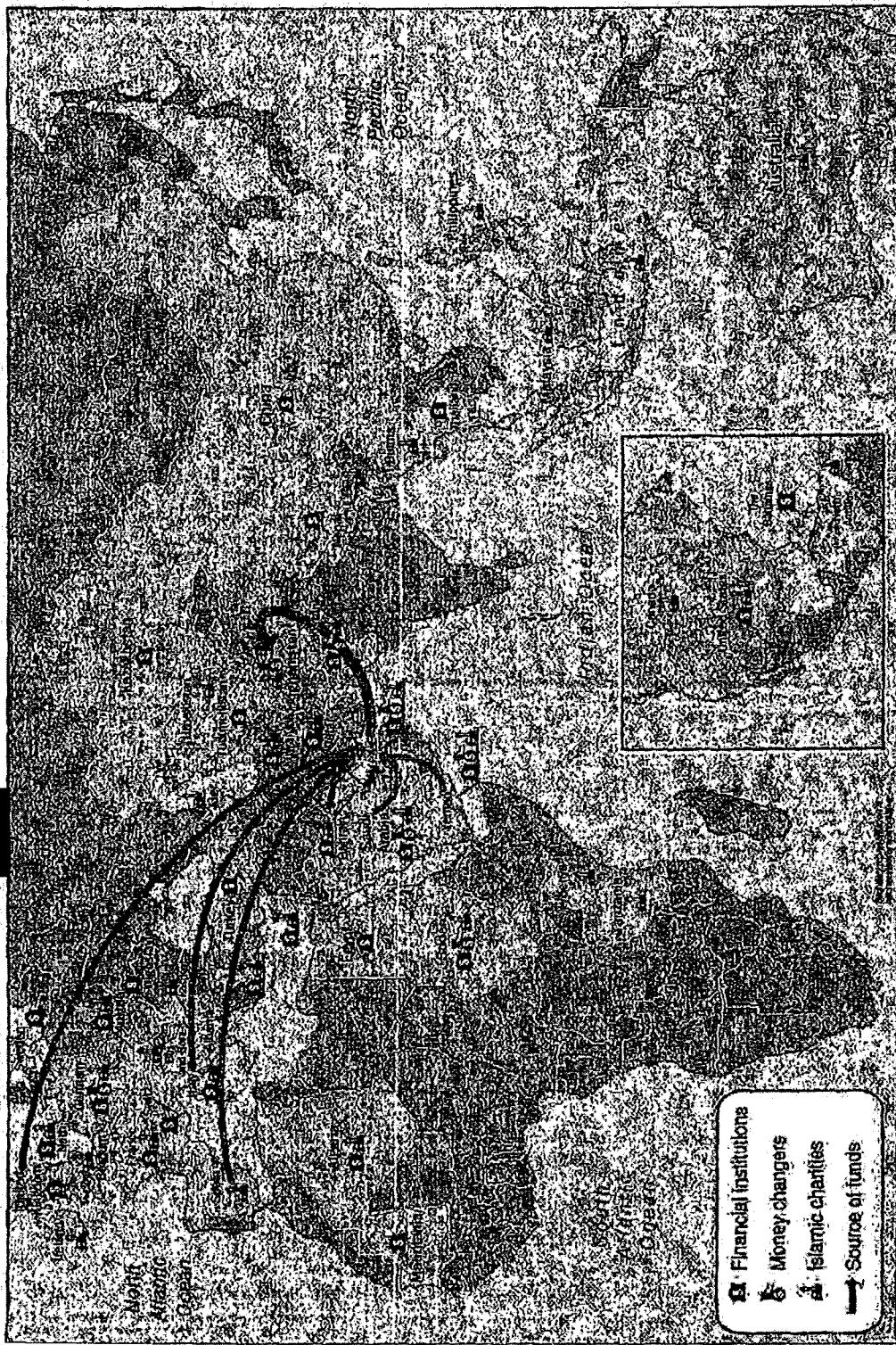
- Bin Laden provided material support, perhaps including financial contributions, to trainees from Burma, Chechnya, Kashmir, Tajikistan, and Uzbekistan. [REDACTED]

[REDACTED] Bin Laden financed—some probably through *mujahidin* donors—his training camps and personal expenses of *mujahidin*. [REDACTED]

[REDACTED] Bin Laden provided money to [REDACTED] Arab, Pakistani, and Afghan followers in Afghanistan, [REDACTED]

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## Usama Bin Laden: Al-Qa'ida's Flow of Funds



20

[REDACTED]

[REDACTED]

- [REDACTED] Bin Laden paid some of his staff [REDACTED] during 1997 and 1998. [REDACTED]

#### Bin Laden Funding Other Terrorist Groups (U)

Bin Laden has provided funding to an array of surrogate terrorist groups—including Lebanon-based 'Asbat al-Ansar, Islamic Movement of Uzbekistan (IMU), the former United Tajik Opposition Movement (UTO), Chechen *mujahidin*, Lashkar-e-Tayyiba (LET), Jaysh-e Muhammad, Hizb ul-Mujahidin, al-Gama'at al-Islamiyyah, and Harakat ul-Mujahidin—to act on his behalf. [REDACTED])

[REDACTED] Bin Laden's financial support to the Palestinian extremist group 'Asbat al-Ansar has spurred its plans to attack US interests:

[REDACTED]

- [REDACTED] al-Qa'ida members provided "funds" to 'Asbat al-Ansar leader Ahmad Karim al-Sa'di—alias Abu Muhjin—to reinvigorate the group and provide them with weapons and ammunition. [REDACTED]

[REDACTED]

- [REDACTED] in [REDACTED] 1999 [REDACTED] Bin Laden [REDACTED] allegedly provided financial support to al-Qa'ida cells at Palestinian refugee camps in Beirut and 'Ayn al-Hilwah, Lebanon, [REDACTED]

Bin Laden has sought to spread his jihad in the Central Asian republics by providing funds to the IMU, the former UTO, and Chechen fighters:

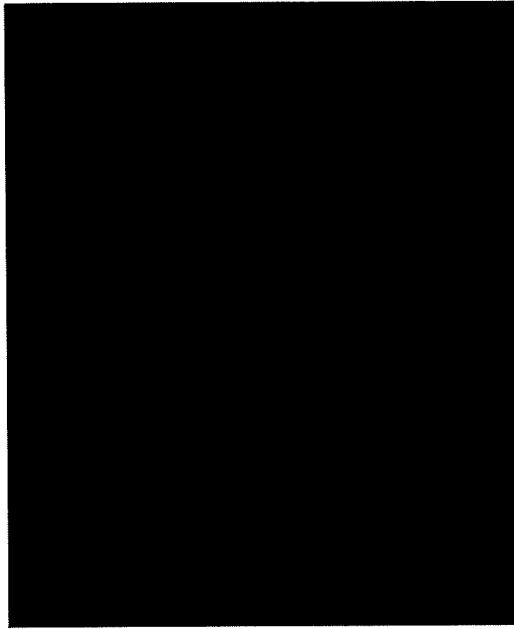
- In [REDACTED] 2000, Bin Laden promised to provide rifles, military equipment, logistical support, and a monthly stipend to [REDACTED] IMU troops, [REDACTED]

[REDACTED]

[REDACTED] Bin Laden boasted that his funds had hastened IMU terrorist operations in Uzbekistan and reportedly gave a "large" amount of funds to an Uzbek militant in [REDACTED] 2000 to encourage his participation in jihad against the US presence in Uzbekistan, [REDACTED]

[REDACTED]

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Bin Ladin's influence also stretches to Kashmiri militant groups.

Bin Ladin received annual *Ramadan donations from the Middle East* that he forwarded to these groups, including Lashkar-e-Tayyiba (LET), Jaysh-e Muhammad, Hizb ul-Mujahidin, and Harakat ul-Mujahidin.

#### Bin Ladin Funding the Taliban (U)

Bin Ladin ensures his personal safety and continued safehaven by allocating most of his funds to the Taliban for their salaries, fighters, paramilitary training camps, clinics, infrastructure, schools, and the poor. The Taliban typically takes credit for Bin Ladin's generosity on limited public infrastructure and social welfare projects so that he would not become more popular than the Taliban—this has changed only recently, probably to bolster public support for Bin Ladin to remain in Afghanistan.

#### Bin Ladin Funds to Taliban Officials

Bin Ladin gives money and vehicles to Taliban officials [REDACTED]

Bin Ladin coaxes the Taliban to become

self-sufficient to lessen the group's financial burden on him.

• [REDACTED] 2000, Bin Ladin increased his contributions to the Taliban,

Taliban leaders maintained contact with Bin Ladin's financial officials to facilitate payments. [REDACTED] Bin Ladin purchased [REDACTED] vehicles for Taliban commanders.

• [REDACTED] Bin Ladin donated [REDACTED] cash to Taliban Defense Minister Mullah Obaidullah in [REDACTED] 2000, [REDACTED] claimed he would devote his entire fortune to the Taliban's success.

[REDACTED] 2000 meeting with Taliban leader Mullah Omar, Bin Ladin reportedly donated [REDACTED] for the Taliban's offensive and [REDACTED] vehicles to a Taliban commander.

• [REDACTED] meeting [REDACTED] Bin Ladin and senior Taliban officials [REDACTED] 1999,

Bin Laden stated that he would avenge the UN sanctions on Afghanistan and influence Saudi businessmen to assist in the release of Taliban funds blocked by the Kuwait Central Bank and Pakistani "financial institutions,"

#### Bin Laden Funds Taliban War Effort

Bin Laden reportedly has sporadically distributed salaries and paid for the expenses of Taliban fighters and their paramilitary training camps, which [REDACTED] is up to

75 percent of the cost of the Taliban military's war against the Northern Alliance, including cash and in-kind donations of vehicles and weapons.

- [REDACTED] Bin Laden regularly dispenses [REDACTED] to jihad veterans and Taliban soldiers, with particular generosity toward Taliban-affiliated individuals and entities.
- Bin Laden donated [REDACTED] minibuses [REDACTED] to the Taliban military in [REDACTED] 2001,
- According to special intelligence in April 2001, the Taliban used Bin Laden funds to establish a paramilitary training camp near Derunta, Afghanistan.
- [REDACTED] 2000, Bin Laden provided "salaries" to Afghan fighters who provided security to Tarnak Qila, Bin Laden's former residence in Kandahar,
- [REDACTED] the Taliban used Bin Laden funds to pay Afghan fighters in Chechnya, [REDACTED]

Bin Laden also financed the office and training camps of Taliban appointee Maulavi Shahabuddin who oversees the jihad in Central Asia, Chechnya, and Kashmir.

- Bin Laden rewarded a former Taliban oppositionist with a house, seven trucks

#### Bin Laden Supports Taliban Infrastructure

Bin Laden has provided the Taliban with medical equipment and funds for their charities, mosques, clinics, and airports:

Bin Laden regularly gave [REDACTED] to madrassa students, mosque attendees, and the poor. However, Bin Laden's offer of [REDACTED] failed to entice religious students to head to the war front because of poor morale.

Bin Laden donated [REDACTED] in medical supplies to the Taliban [REDACTED]

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[REDACTED]  
 [REDACTED]  
 [REDACTED]  
 Bin Laden provided funding towards construction of a Taliban landing strip in Afghanistan.

[REDACTED]  
 [REDACTED]  
 Bin Laden intended to fund a Taliban clinic at the Kandahar Airport,

[REDACTED]  
 [REDACTED]  
 Bin Laden helped the Taliban [REDACTED] finance the construction of a new airport in southern Afghanistan. [REDACTED]

**Taliban Restrictions on URL Funding**  
 [REDACTED] the Taliban has attempted to impose restrictions on Bin Laden's allocation of funds, probably to prevent Bin Laden from superseding Taliban authority or skewing public perception that Bin Laden—rather than the Taliban—is a major welfare provider for Afghans.

[REDACTED] 2000, Taliban leader Mullah Omar indicated that Bin Laden could distribute funds to Arab and Chechen mujahidin, but would designate Bin Laden an outlaw if he disobeyed Omar's orders [REDACTED]

[REDACTED] the shura council oversees either four or five committees—two of which are related to finances. The shura council might be identical to the executive committee in al-Qa'ida documents, which includes the senior financial officer of the organization. Until early 1997, al-Qa'ida's senior financial officer was Saudi national *Sidi al-Ghazi Madani al-Tayyib*—Bin Laden's brother-in-law:

- Tayyib headed the financial and administrative committee, which supervised al-Qa'ida's overall finances and audited al-Qa'ida members, [REDACTED]

[REDACTED] A chief accountant named *Khalid Ali Walid* and two Sudanese assistants worked under Tayyib and audited Bin Laden's businesses in Sudan. *Shaykh Sa'id*, who probably is identical to Bin Laden's brother-in-law Shaykh Sa'd Abdullah Hussein al-Sharif, [REDACTED] was part of the financial committee and managed the organization's funds and budgeting for expenses related to camps, airline tickets, housing, and food. [REDACTED]

[REDACTED] several other al-Qa'ida members who had been involved in financial and commercial aspects of al-Qa'ida have been arrested or appear to have quit:

- *Mamduh Mahmud Salim*—alias Abu Hajir—directed some of Bin Laden's businesses in Sudan and may have been closely associated with the financial committee during the mid-1990s, when he was identified as a key manager of Bin Laden's foreign purchases and investments.

#### Al-Qa'ida's Financial Structure Under Bin Laden [REDACTED]

Despite Bin Laden's apparent final authority over al-Qa'ida's expenditures, [REDACTED] his organization has an established financial hierarchy and rules governing its finances. [REDACTED]

[REDACTED] Bin Laden appoints and oversees al-Qa'ida's top advisory body, the shura council that reports directly to him, [REDACTED]

- Saudi national *Ibrahim Yeslam Badaoud* and Iraqi *Sa'd Muhammad Jawhar* (alias *Abu Ibrahim*)

[REDACTED] Badaoud reportedly ran the Saudi office of Bin Laden's Wadi al-Aqiq holding company in Sudan, [REDACTED]

[REDACTED] Badaoud was involved in Brooklyn-based El Kifah Refugee Center, the former New York office of Bin Laden-backed Maktab al-Khidmat. Jawhar—former general manager of the al-Hijra Construction Company—has remained in Sudan and is involved in several companies that do not appear to be associated with al-Qa'ida. [REDACTED]

#### Changes at the Top: al-Qa'ida's Financial Committee (U)

[REDACTED] several individuals who appear to be among key financial officials in al-Qa'ida. [REDACTED]

[REDACTED] Bin Laden replaced financial committee chairman Tayyib with Bin Laden's brother-in-law—Saudi national Abdullah Husayn Hussein al-Sharif—but recent information does not identify his current role. [REDACTED]

Sharif probably is identical to Saad Ali Sharif, who was listed at an address in Peshawar, Pakistan during roughly 1994-96. Listed at the same address were al-Qa'ida member Abu Hajar; Harakat ul-Ansar leader, Mohammad Abdullah Amin, and Ali Amin, who may be related to the HUA leader. During that time, Sharif was in especially close contact with the office of the Tajik *mujahidin* in Tehran. He also was in contact with the Pakistani offices of several NGOs that allegedly have been infiltrated by Bin Laden, including the Khartoum-based Islamic Relief Agency, [REDACTED]

Mercy International, Lajnat al-Qatar, and the Bin Laden-backed Rabita Trust for Stranded Pakistanis.

[REDACTED]

In April 2000, al-Qa'ida's financial committee included Iraqi national *Abdul Islam* and Sudanese national *Abu Ayub*, who are authorized to disburse funds for salaries and transportation expenses of al-Qa'ida members, and for donations to widows and orphans, [REDACTED] Abdul Islam worked in a financial capacity for the International Islamic Relief Organization during 1989-1992. [REDACTED]

[REDACTED] Sharif is assisted by Afghan national *Dr. Amin ul-Haq*—an aide and security advisor to Bin Laden and the director of planning for the Taliban. Sharif reportedly uses ul-Haq in conjunction with the *Islamic Relief Agency*—probably the Khartoum-based NGO with offices in Pakistan—to transfer funds. [REDACTED]

[REDACTED]

Al-Qa'ida Financial Policy in Afghanistan  
—A Scattered Arrangement [REDACTED]

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since Bin Laden's move to Afghanistan in 1996 and the imposition of UN financial sanctions, al-Qa'ida has not relied on banks to move money, but rather an assortment of al-Qa'ida members, couriers, money changers, fundraisers, cover firms, and charities.

Mustafa Muhammad Ahmadi and Zayn al-Abidin Muhammad Husayn serving in key al-Qa'ida financial roles.

### **Current Senior al-Qa'ida Financial Officers**

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*Al-Qa'ida's Internal Financial Philosophy*

[REDACTED]

document outlining the objectives, policies, and regulations of al-Qa'ida. The document describes the financial philosophy of the organization, the financial relationship with other jihad groups, and notes the salary and benefits of individual members [REDACTED]

- Listed among the "first duties" is the need to "safeguard general money allocated for al-Qa'ida and not to abuse it." Quoting Mohammad, "people who are illegally abusing God's money will be in hell on judgment day." The charter pledges to assist, support, and aid the world's jihad movements according to their capability. Furthermore, al-Qa'ida engages in combat jihad but not with "relief affairs." Al-Qa'ida's policy is to be financially independent and "subservient to no one;" and to "maintain economic independence and not rely on others for resources."

[REDACTED]

The charter notes that al-Qa'ida's Amir—Usama Bin Laden—is directly responsible for all activities, including debating, passing, and amending the annual budget, and drafting and implementing the annual "funding plan," which probably refers to the allocation of financial resources among external mujahidin—and terrorist—groups, but also may refer to the provision of funds for al-Qa'ida cells abroad. [REDACTED]

The covenants highlight three monetary appropriations controlled by the "executive council," the "higher Amirship," and the "economic committee." The document is

vague in its description of these allotments and expenditures. Nevertheless, the executive council may refer to funds allocated to Bin Laden's shura council, which is represented by a range of extremist groups; shura council funds might be used to fund foreign mujahidin movements. Appropriations of the higher Amirship could refer to funds that Bin Laden has available at his discretion. Other portions of the document suggest that unbudgeted expenses and ad hoc rewards to the shura council and committee members are drawn from this account. The economic committee probably is identical to the financial committee, which funds the other organs of al-Qa'ida. The document notes that the accounting section—under control of the finance committee—disburses funds to the other committees to fund budgeted expenses. The charter strictly states that al-Qa'ida's committees operate on a fixed budget, which may not be exceeded or borrowed against.

Bank accounts reportedly must be in the name of the Amir, his deputy, the finance officer, and one or two more leadership council members acceptable to the Amir. The covenant notes a preference for a single—presumably US—dollar account, but in the event of an unstable security situation, two are allowed. One of these must be set aside for the expenditures by the regional departments. There can be multiple rupee bank accounts and those responsible for them are confirmed by the Amir. [REDACTED] Muhammad.

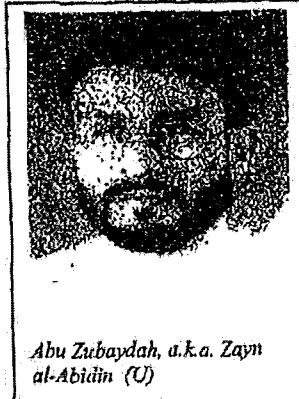
Ahmad—alias Shaykh Sa'id or Abu Said al-Misri—arrived in Sudan in 1992 and was the commercial director of Bin Laden's Khartoum-based Wadi al-Aqiq; Ahmad later served as chief accountant and then director general. Upon Bin Laden's move to Afghanistan in May 1996, an "Abu Sa'id al-Misri" solely authorized all account activity of Wadi al-Aqiq. By August 1996, Ahmad closed all of Wadi al-Aqiq's accounts and relocated to Afghanistan. [REDACTED]

[REDACTED]

Peshawar-based key Bin Laden lieutenant Abu Zubaydah—alias Zayn al-Abidin Muhammad Husayn—who is involved in planning terrorist activities, has facilitated the travel and training

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Abu Zubaydah, a.k.a. Zayn al-Abidin (U)

of mujahidin from Europe and Pakistan since 1997

- [REDACTED] 2006, Abu Zubaydah ordered the delivery of [REDACTED] from P<sup>2</sup>star to al-Qa'ida in Afghanistan [REDACTED]  
[REDACTED]
- Abu Zubayda, Kuwaiti national K<sup>u</sup>lij Muhammad Khalil Musa al-Zarir [REDACTED] and Algerian [REDACTED] Islamic group member Omar Jedd<sup>2</sup> transferred funds, escorted Arabs to Afghan training camps, and facilitated communication,

two other BirjLadin senior aides

### The Cost of Financing Al-Qa'ida in Afghanistan

Ladin spends at least \$1.5-2 million dollars a year to keep the organization a viable

identified only as Bilal Bin Marwan and Abu Bakr.

serving as couriers, financial, commercial, and logistics officers, making it difficult to identify their official roles.

*Ribal Bin Marwan, Bin Laden Senior Aide.*

Marwan disperses funds on behalf of al-Qa'ida without Bin Laden's specific consent and oversees four subordinates who each conduct financial activities and fundraising in Arab countries, Afghanistan, Central Asia, and Pakistan.

Marwan's additional financial roles as producer, supervisor, courier, disbursement officer, and logistics officer.

\* [REDACTED] Bin Marwan and a Taliban delegation used Bin Laden funds to purchase

concern. This does not include Bin Laden's monetary and in-kind donations to the Taliban, the Afghan population, or payments to other terrorist organizations and mujahidin groups.

carefully—meeting only the basic needs of its members, trainees, and contract personnel—

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[REDACTED]

[REDACTED]

and that Bin Laden shoulders most of the financial burden via donations to his organization.

- Food for several hundred al-Qa'ida members and their families in Afghanistan, roughly 500 trainees, and an estimated 200 mercenaries at the front, probably accounts for 20-25 percent of total annual expenditures.
- Bin Laden meets security, maintenance, and lodging expenses for al-Qa'ida's largest camp, [REDACTED] for smaller camps [REDACTED] and for a training facility [REDACTED] al-Qa'ida's reliance on basic small arms, ammunition, and training hardware implies military equipment costs of [REDACTED] Bin Laden also pays housing, education, and incidental expenses for the families of al-Qa'ida members in Kandahar and Kabul.
- Al-Qa'ida has a well-defined wage structure for al-Qa'ida members and contractors.

[REDACTED]

- Travel and communications probably are the largest per capita costs incurred.

[REDACTED]

al-Qa'ida is making increasing use of computers and e-mail.

[REDACTED]

Beginning in the early 1980s, however, when Bin Laden joined in the Afghan war against the Soviets, he received steady donations from wealthy Gulf benefactors—including his family in Saudi Arabia. He therefore may have compiled a multi-million dollar fortune that he uses to meet expenses when donations wane.

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- [REDACTED] 2000, Bin Laden instructed [REDACTED] Bin Marwan to deliver [REDACTED] to the Taliban Ministry of Defense for the Taliban offensive in Takhar province, [REDACTED]
- [REDACTED] 1999, Bin Marwan [REDACTED] cash to Kandahar for the Taliban's "activities" in northern Afghanistan, [REDACTED]
- [REDACTED] *Abu Bakr, Bin Laden Senior Aide.* [REDACTED] identify Bin Laden senior aide "Abu Bakr" as heavily engaged in commercial, financial, fundraising, and logistics activities [REDACTED]
- [REDACTED] Abu Bakr flew to Konar, Afghanistan to pick up arms—including surface-to-air missiles—purchased by Bin Laden from China through Pakistani smugglers at the China-Pakistan border, [REDACTED]
- [REDACTED] 2000, Abu Bakr requested the Taliban to dispatch an aircraft to Jalalabad to deliver the Chinese arms [REDACTED] to Kandahar.
- [REDACTED] 2000, Abu Bakr delivered from Kabul to Kandahar [REDACTED] to Taliban leader Mullah Omar, who sent the money to a "bank" in Kandahar, [REDACTED]
- [REDACTED] 2000, Abu Bakr disbursed monthly food allowances [REDACTED] to families in Kandahar
- [REDACTED] 2000, Abu Bakr requested two prominent Afghan money dealers, [REDACTED] prepare [REDACTED] cash for Bin Laden Arabs, Afghan commanders, [REDACTED]

and Bin Laden-supported madrassas, [REDACTED]

Abu Bakr's top aide *'Ubayd Bin Sa'd al-*

*Di*

1999

[REDACTED] delivered in

[REDACTED] cash to Bin Laden-affiliated groups in

Khowst.

Bin Laden replaced Abu Bakr, [REDACTED] with Egyptian national "Hudhayb," who delivered [REDACTED] donations to Kandahar Governor Rahmani for the purchase of water tanks and pumps, [REDACTED] another of Abu Bakr's replacements, "Aqil," [REDACTED] claimed in [REDACTED] 2001 to be Bin Laden's financial and logistics chief in Kandahar.

#### Other al-Qa'ida Financial Officers

Bin Laden relies on several al-Qa'ida members, some seemingly on a one-time basis, probably for security reasons, [REDACTED]

[REDACTED] Some of them are identified only by their aliases, *nom de guerre*, or nicknames *Abu*, meaning father of, and their geographical origins, e.g. *al-Masri*, from Egypt:

- Afghan *Abu Turab* claimed to have handled Bin Laden's financial affairs in Kabul, [REDACTED] 2001.
- *Abu Amr Masri* [REDACTED] 2001 was responsible for an al-Qa'ida financial "organization", [REDACTED]

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- [REDACTED] 2000, [REDACTED] *Abdullah al-Maghribi* was involved with funds transfers, accounting, and importing vehicles from the United Arab Emirates on behalf of Bin Laden, [REDACTED]
- Former Syrian-based Bin Laden finance director, *Mohammed Ahmed Atallah*, reportedly was in Sudan, [REDACTED]

**Bin Laden's Financial Representatives**  
Bin Laden increasingly deploys a variety of sympathetic Taliban officials, NGO officials, businessmen, and associates to conduct financial transactions, [REDACTED]

- [REDACTED] 2001, *Taliban Air Force Commander Akhtar Mohammad Mansour* replaced [REDACTED] as Bin Laden's representative for funds disbursed to Pakistani religious leaders, [REDACTED]
- "Abu Fahd" handled Bin Laden funds provided to the IMU, Uyghurs, Kashmiris, and Chechens, [REDACTED]

2000, Afghan Maktab al Khidmat (MK) director, Abu Adil traveled to Sudan, Syria, Iran, and Palestine, [REDACTED]

[REDACTED] Abu Adil also received [REDACTED] from unspecified Arab countries via Pakistani banks. Abu al-Qasim, head of Islamic Relief Agency (ISRA) accompanied Abu Adil to Palestine.

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Bin Laden's Couriers

Bin Laden increasingly has relied on several couriers to move his funds to elude UN financial sanctions and to facilitate funds transfers that cannot be performed by banks in Afghanistan's rudimentary and war-torn financial system.

- Explosives expert *Abu Khabab al-Masri* has transferred Bin Laden funds between "countries", [REDACTED] 2000.

• Bin Laden senior aide *Haji Latif* [REDACTED] 2001 delivered [REDACTED] for vehicles purchased jointly by al-Qa'ida and the Taliban, [REDACTED]

• *Abed al-Hade Abu Berek*—[REDACTED] served in [REDACTED] 2001 as a money courier between Jalalabad and Peshawar, for al-Qa'ida members; [REDACTED]

• Unnamed *Kenyan businessmen*, on behalf of Bin Laden, couriered "small" amounts of funds to alleged al-Qa'ida member and Somali al-Ittihad al-Islami commander Hassan 'Abdallah Hersi—alias al-Turki—[REDACTED]

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*Operations of Money Exchanges and Underground Currency Dealers (U)*

Licensed money exchanges are prevalent throughout the Middle East and Southwest Asia and have filled an important niche in transferring funds locally and abroad for common citizens—especially to and from remote places where banks do not have branches. For a nominal fee, money exchanges transfer funds to bank accounts or to other money exchanges on behalf of individuals or businesses via accounts it holds usually at local banks. (U)

The hawala system operates parallel to or in place of a traditional financial system and actually thrives in times of financial crisis, when banks, money exchanges, and other conventional financial institutions and their customers face exchange controls, financial sanctions, and other impediments to the free flow of capital. Hawala has become synonymous with financial trust and hawala agents—known as hawaladars or “underground” bankers—use family and clan connections to facilitate money movements

worldwide. Most operate as networks of legitimate trading companies, jewelry stores, and other businesses; licensed money exchanges also might resort to hawala transactions if they are not allowed to operate unrestrained. Hawaladars quickly effect transfers that can be as large as several million dollars via fax, phone, or e-mail messages to associates abroad who are told to make a sum of money denominated in a particular currency available to an individual on a date in the future. The individual is identified by a number, code, or faxed passport. Coded records of transactions leave no paper trail through conventional financial institutions. Hawala transactions are not backed by formal contracts and the funds remitted do not physically leave the country. Hawaladars offset debits and credits in a book-entry fashion and may not have to balance the books with actual money movements for years. (U)

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UAE national *Amr Ahmad Humayd Ahmi Al-Mansuri* is a courier for al-Qa'ida and in November 1999 traveled from Saudi Arabia through Peshawar, Pakistan [REDACTED]

- [REDACTED] Bin Laden in August 1999 ordered al-Qa'ida support chief *Abu Abdul Raqeeb* to provide [REDACTED] to upgrade facilities for Bin Laden camps in Lashkar-i Isar and Mes Ainak, Afghanistan.

- Saudi national *Zayedul Kher* couriered Bin Laden funds and messages between the UAE and Afghanistan, [REDACTED]

#### Bin Laden Couriers Assisted by Taliban

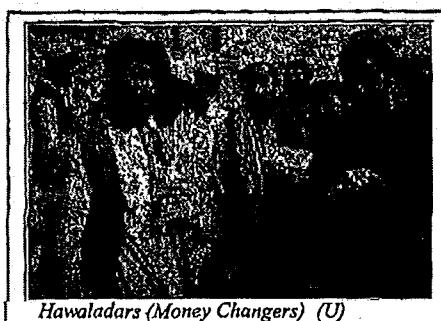
[REDACTED] Taliban diplomatic missions in Pakistan facilitating the travel of Bin Laden's couriers to circumvent increasing scrutiny from Pakistani authorities:

- In July 2000, [REDACTED] Mullah Haji Najibullah allowed Bin Laden associates, including Bin Laden money courier *Abu Saleh al-Kuwaiti* disguised in local attire to use diplomatic-plated vehicles to travel from Pakistan to Afghanistan, to evade increased scrutiny by Pakistani border authorities, especially at Tora Bora, according to a sensitive contact.

#### Moving the Money: The Involvement of Non-Al-Qa'ida Personnel—Currency Dealers and *Hawaladars* [REDACTED]

[REDACTED] al-Qa'ida has changed markedly its methods for transferring funds since it moved its headquarters from Sudan to Afghanistan. Instead of depending on Islamic banks, al-Qa'ida now depends extensively on local money exchanges and networks of regional *hawala* dealers (*hawaladars*) operating primarily in Afghanistan, Dubai, UAE, and Pakistan to transfer funds.

- Current al-Qa'ida-related transactions are more difficult to track because currency exchanges and *hawala* networks—also called underground bankers—insulate the remitters and beneficiaries of funds from the financial system, leave little or no paper trail, and are less regulated than conventional financial institutions. Al-Qa'ida's transition to using money exchanges and *hawaladars* probably resulted from its need to adapt to the archaic financial environment available in Afghanistan; in addition to the need for increased security.



*Hawaladars (Money Changers) (U)*

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Thousands of individuals in Afghanistan, Pakistan, and Dubai probably are involved in the legitimate and underground currency exchange businesses. Indeed, [REDACTED], hundreds of *hawaladars* operate at a single intersection in Peshawar, Pakistan, called Chowk Yadgar. [REDACTED]

[REDACTED] Afghan currency traders transfer and place Bin Laden's money in businesses and deposit the funds in banks internationally, [REDACTED]

*Haji Wali Mohammed,*

Haji Wali Mohammed

[REDACTED] runs currency exchange offices in Afghanistan, Peshawar, Pakistan, Dubai, the UAE, and Saudi Arabia. Before UN aviation sanctions were imposed on the Taliban, [REDACTED]

[REDACTED] Mohammed routinely arranged currency shipments to Bin Laden and the Taliban aboard Ariana Afghan Airline flights between the UAE and Afghanistan.

• [REDACTED] 2000, [REDACTED] senior Bin Laden aide Abu Bakr requested that a money changer who probably was Haji Wali Mohammed and another named *Haji Abdullah* distribute [REDACTED] to Bin Laden-associated Arabs, Afghan commanders, and Bin Laden-supported madrassas.

In [REDACTED] 2000,

Haji Ghulla Jan couriered [REDACTED] to Jamiat Ulema-i-Islami faction leader Maulana Fazlur Rehman at Bin Laden's behest. In [REDACTED] 2000, [REDACTED] Haji Gulla Jan and *Haji Wali Mohammed* reportedly were involved in financing via unspecified Bin Laden accounts to purchase shoulder-fired surface-to-air missiles.

#### The Origin of Funds (U)

[REDACTED] Bin Laden derives much of his funds from Islamic charities, fundraisers and sympathizers throughout the Middle East and Europe, and relies on sympathetic or unscrupulous merchants in Africa, Asia, Europe, and the Middle East to facilitate his financial transactions. [REDACTED]

#### Humanitarian Organizations

Bin Laden exerts influence on Islamic NGOs, using them to raise and move funds and for logistical support.

Bin Laden solicited drought relief assistance for Afghanistan from unspecified Islamic NGOs, requested each of their representatives to maintain direct communication with him, to heed his advice and guidance, and to convey to their Gulf sponsors his disdain towards countries that permit Jews on their soil, [REDACTED] It is unclear, however, whether the several Islamic NGOs

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[REDACTED] serve as funders of Bin Laden or simply allow him to use their accounts and staff to move his money. [REDACTED]

**Afghan Support Committee (ASC).**<sup>3</sup> Bin Laden allegedly established—presumably in the early 1990s—the Afghan Support Committee (ASC), which reportedly is a branch of Kuwaiti-based Islamic NGO Revival of the Islamic Heritage Society. [REDACTED]

- [REDACTED] 2000, ASC finance chief *Abu Bakr al-Jaziri*, al-Qa'ida's fundraising coordinator, diverted to al-Qa'ida funds—ostensibly earmarked for Afghan orphans and widows—originating from Kuwait and unspecified Arab NGOs, [REDACTED]

**Health and Education Project International (HEPI).** [REDACTED]

<sup>3</sup> Arabic variants for the Afghan Support Committee include Lajnat ul Masa'idatul Afghania, Jamiat Ayat-ur-Rhas al Islamiyah, Jamiat Ihya ul-Turath al Islamiyah, and Ahya ul Turas. (U)

[REDACTED]  
**Human Care Afghanistan.**<sup>4</sup> In [REDACTED] 2000, al-Qa'ida officer and Peshawar-based Human Care Afghanistan (also known as Human Concern Pakistan or Human Care) chief *Abu Abdul Rahman al-Kanadi*. [REDACTED]

[REDACTED]  
 raised funds in Muslim communities in Canada for al-Qa'ida's terrorist activities under the guise of establishing schools in Afghanistan and has used Habib Bank. [REDACTED]

**Islamic Relief Agency, Sudan (ISRA).** [REDACTED]

**Jam 'iyat al- Ta'awun al-Islamiyya.** [REDACTED]

<sup>4</sup> Human Care/Concern appears to be separate and independent from Canada-based Human Concern International. (U)

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*Kuwaiti Joint Relief Committee (KJRC).*

*Lajnat al-Birr al-Islami.* [REDACTED] 2000, Bin Laden associate *Shaykh Abd al-Jalil Batarji*, an official of the Jeddah-based *Lajnat al-Birr al-Islami*, raised funds on behalf of Bin Laden, [REDACTED]

*Lajnat al-Dawa al-Islamia (LDI).*

*Maktab al-Khidmat (MK).*

[REDACTED] officials of Maktab al-Khidmat (MK)—established by Bin Laden and the late Palestinian Abdallah Azzam—have facilitated financial transfers and have acted on behalf of Bin Laden. [REDACTED]

- [REDACTED] 2000, Afghan and Chechen *mujahidin* departed Afghanistan's Kunduz airport and flew

Azerbaijan.

[REDACTED] The Arab delegation—including Bin Laden representative *Abu Talha* and MK representatives *Abu Isa* and *Mohammad Rafiq Qatiba*, [REDACTED] brought [REDACTED] destined for Chechnya.

[REDACTED] The MK center north of Baku issued all expenses, financial transactions, food, and medical supplies for the *mujahidin*.<sup>5</sup>

- Bin Laden paid [REDACTED] to MK official Abu Marwan to act on his behalf,

- In [REDACTED] 1999, MK managing director *Abu Adil* and *Abu Hafaz*, a relative of Ramzi Yousif—convicted for the New York World Trade Center bombing in 1993—passed [REDACTED] Bin Laden's funds to

<sup>5</sup> Abu Talha may be identifiable with Bin Laden's brother-in-law who is entrusted with Bin Laden's finances. [REDACTED]

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Kashmiri mujahidin commander [REDACTED]

*Munazzamat al-Birr al-Islami.* [REDACTED]

*Muslim Scholar's Union.* [REDACTED]

[REDACTED] Afghanistan-based Muslim Scholar's Union (MSU) reportedly has received funding from Bin Laden and has been used as a conduit for transferring funds to Usama from unspecified Bin Laden family members in Saudi Arabia. Islamic extremist, fundraiser, and Afghan expatriate Muhammad Qasim is an active supporter and fundraiser for the Kuwait branch of Pakistan-based MSU, which seeks to pressure Gulf states to expel US presence in the region. [REDACTED]

- The Kuwait office of MSU, an alleged pro-Bin Laden and pro-Taliban organization, raised funds jointly with Kuwaiti NGOs, including the Revival of Islamic Heritage Society and the Social Reform Society, [REDACTED]

*Al-Muwafaq Foundation.* Sensitive reporting indicates that longtime Bin Laden supporter Yasin Abdullah al-Qadi headed Jeddah-based Muwafaq Foundation, [REDACTED]

*Thani al Thani*, the head of Qatari Islamic Call Charitable Society (QICCS)—also known as Lajnat al-Qatar al Khayriya—in [REDACTED] 1999 to transfer funds—[REDACTED] Afghanistan for Bin Laden's training camps, operating costs, and donations to the Taliban, [REDACTED]

*Rabita Trust for the Rehabilitation of Stranded Pakistanis (RT).* [REDACTED]

- RT-Islamabad has served as a communication, transit, and meeting hub for Bin Laden associates, [REDACTED]
- RT-Lahore deputy project director and longtime Bin Laden travel facilitator Haji Abdul Hayy and his associates have used their facility in Peshawar, Pakistan, to host Bin Laden associates, [REDACTED] 1998. [REDACTED]

*Qatar Islamic Call Charitable Society (QICCS).* Bin Laden allegedly asked *Qatari Shaykh 'Abdullah Bin*

<sup>6</sup> Abu Hafaz may be identical to Ramzi Yousef's uncle Haji Zahid Shaykh Muhammad—alias Abu Hafaz al-Kuwaiti, who had not been indicted. (U)

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### **Islamic Charities Supporting Al-Qa'ida**

Afghan Support Committee  
Health and Education Project International  
Human Care Afghanistan  
International Islamic Relief Organization  
Sudan's Islamic Relief Agency  
Jam'yah Ta'awun al-Islamia (Society of Islamic Cooperation)  
Kuwaiti Joint Relief Committee  
Lajnat al-Birr al-Islami  
Lajnat al-Dawa al-Islamia  
Maktab al-Khidmat  
Muslim Scholar's Union  
Al-Muwafaq Foundation  
Qatar Islamic Call Charitable Society  
Pawna Trust for the Rehabilitation of Stranded Pakistanis  
Al-Rashid Trust Institution  
Revival of Islamic Heritage Society  
Wafa al-Igatha al-Islamiyya

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[REDACTED] 1999, RT-Lahore received from Bin Laden supporter Abu Ahmad and Taliban counternarcotics official Abdul Hamid Akhundzada substances [REDACTED]. [REDACTED] RT official al-Faw Ibrahim Barry—a bomb expert—noted could be used to make explosives.

[REDACTED] 1999, Bin Laden supporters, including RT officials Bashir and possibly Hayy met in Pakistan to affirm their readiness to attack US interests worldwide in response to US strikes against Afghanistan, [REDACTED]

*Al-Rashid Trust Institution (RTI).* [REDACTED]

Pakistani Islamic NGO al-Rashid Trust Institution (RTI) has provided financial assistance to al-Qa'ida and the Taliban and has served as a travel and communications hub for Bin Laden operatives.

[REDACTED] RT's logistical support to al-Qa'ida may include the facilitation of terrorist operations, serving as a staging ground, purchasing weapons, and smuggling explosives.

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***Revival of Islamic Heritage Society (RIHS).***

[REDACTED] Pakistani branch of Kuwait-based Revival of Islamic Heritage have provided financial and logistical support to al-Qa'ida and the Taliban.

- [REDACTED], al-Qa'ida members in Afghanistan and Pakistan were receiving financial and logistical support from the Pakistan office of the Kuwait-based Islamic NGO Revival of Islamic Heritage Society (RIHS)—[REDACTED]

- [REDACTED] 2000, members of al-Qa'ida and the Pakistani-branch of Jamiat-ul Haya al-Tratz al-Islami (Association for the Resurrection of Islamic Heritage) [REDACTED]—provided [REDACTED] cash to the governor of Kandahar for mosque repairs and wells.

***Wafa al-Iqathah al-Islamiva.***

- Wafa's objectives [REDACTED] 2001 included the provision of monthly stipends and in-kind aid to Arabs and Afghan refugees who repatriate to Afghanistan.

***Collection of Funds***

[REDACTED] Bin Ladin's financial support network also includes [REDACTED] associates, sympathetic merchants, fundraisers, and individual—including unwitting—Muslim donors in Africa, the Central Asian Republics, Europe, and the Middle East.

***Fundraisers in the Middle East.***

[REDACTED] Bin Ladin receives much of his fundraising support from the Middle East, for example:

- Al-Qa'ida attributed its ample funds to *Gulf merchants and donations solicited by Arab shaykhs* throughout the Middle East.

- In [REDACTED] 2000, Bin Ladin requested Mullah Omar to appoint four Taliban delegations to solicit drought relief funds from *Arab countries*. Bin Ladin offered his senior officials to provide assistance in the fundraising.

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plane that transited London and Luxembourg, according to press reporting in February 2000; [REDACTED]

*Fundraisers and Benefactors in Saudi Arabia*

[REDACTED] several individuals and entities providing or raising funds for Bin Laden.

- Medina-based al-Qa'ida financier *Abdul Wahab al-Ansari* alleged that al-Qa'ida might be targeting US interests in Japan, [REDACTED]

- Saudi national *Muhammad Salih al-Harbi* sent [REDACTED] to *Samir Ahmad Mahdi* in Yemen via the *al-Ruini Exchange Office*—al-Ruini lil-Sarafa—that was passed to *'Isam al-Dangalawi*, a Sudanese-based al-Qa'ida member visiting Islamic extremists in Yemen, [REDACTED]

Dangalawi planned to transfer these funds to an unnamed individual in Khartoum for travel expenses of *mujahidin* in Afghanistan.

- [REDACTED] 1999, Bin Laden associates *Shaykh Ali* and *Shaykh Abdul Nafi Zahidi* provided [REDACTED] for the renovation of Lashkar Gah Airport in Afghanistan, [REDACTED]

- [REDACTED] 1998, Bin Laden asked *Hafiz Muhammad Sa'id* of the Pakistan-based Kashmiri separatist group Lashkar-e-Tayyiba [REDACTED] to collect money on his behalf during financial shortages resulting from difficulties in transferring funds from abroad, [REDACTED]

- Bin Laden financier *Husayn Hamza al-Majid* allegedly has provided funds to *Shaykh 'Abd al-Hamid* [REDACTED]

[REDACTED] to ferry Bin Laden operatives, counterfeit identity cards, and supplies along the coasts of Lebanon, Syria, and Jordan, [REDACTED]

*Fundraisers in Kuwait. Kuwaiti businessmen and unspecified diplomats* during Ramadan collected \$80 million delivered to Bin Laden by a private Kuwaiti

Saudi nationals *Abdallah al-Ma'khadī* [REDACTED]  
and *Muhammad Abdallah al-Dawsi* [REDACTED]

[REDACTED] met with Bin Laden  
operative *Fuad al-Bish*, [REDACTED]  
[REDACTED] contributed unspecified  
amounts of funds for *mujahidin* in Aden, Yemen.

*Benefactors in the United Arab Emirates.* [REDACTED]

*Fundraisers in Yemen.* [REDACTED]

2000, Bin Laden's Yemeni emissary *Abu 'Asim* couriered donations collected from Yemeni Islah Party leader *Shaykh 'Abd al-Majid al-Zindani*, that would be allocated for al-Qa'ida and Chechen rebels. [REDACTED]

*Fundraisers in Asia.* [REDACTED]

[REDACTED] Bin Laden fundraisers in Afghanistan, Australia, Pakistan, and Uzbekistan. [REDACTED]

*Fundraisers in Afghanistan.* [REDACTED]

[REDACTED] Afghan businessmen and Bin Laden's security advisor have raised funds on behalf of al-Qa'ida.

*Fundraisers in Pakistan.* Bin Laden's proximity to Pakistan and its notoriety as a hotbed for Islamic extremism provides him with access to sympathetic fundraisers. [REDACTED]

• [REDACTED] *Muhammad al-Hamzī* has been a key fundraiser for Bin Laden and Kashmiri extremists. [REDACTED]

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***Fundraisers in Europe.***

Bin Laden fundraisers have been active  
in [REDACTED]

***Fundraiser in Austria.*** *El-Fatih al-Hasanein*—former Sudanese diplomat and head of Third World Relief Agency, which reportedly has provided support to terrorists—opened an account at the First Austrian Savings Bank (Erste Oesterreichische Sparkasse) that allegedly was used to collect funds from Bin Laden and other Islamic extremists, according to press reporting in March 1999. (U)

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*Fundraisers in the United Kingdom.*

[REDACTED] the United Kingdom appears to be a lucrative venue for Bin Laden fundraisers, [REDACTED]

- *Libyan Islamic extremists* [REDACTED] transferred funds to the Yemen-based Libyan Islamic Fighting Group for paramilitary training at a camp

**Cash Flow Problems (U)**

[REDACTED] al-Qa'ida's financial shortages seem to occur during the summer and winter months, especially at Ramadan circa November through January, a gift-giving occasion that strains Bin Laden's budget to provide cash bonuses for his followers during the holidays.

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**Vulnerabilities of the Network (U)**

Islamic extremists' characteristic involvement in criminal activities presents opportunities for law enforcement to interdict their activities and inevitable changes in al-Qa'ida's organizational structure resulting from arrests, re-assignments, and mortality, could uncover weaknesses in the organization and present new target opportunities.

- Bin Laden's death and subsequent replacement by one of his senior lieutenants, may abate the draw of funds for al-Qa'ida if his successor lacks the clout, influence, and stature that Bin Laden had among his contacts of wealthy and prominent Gulf sympathizers.
- Terrorists' use of fraudulent travel and identity documents make them vulnerable to scrutiny by law enforcement authorities.

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- The Financial Action Task Force could begin to recognize locales including Dubai and Pakistan as non-cooperative on terrorist financial issues.
- The United Nations might take action against NGOs that are involved in diverting money to terrorist groups or moving funds on their behalf.

- Law enforcement authorities can seek the cooperation of financial institutions and local citizens to implement a nationwide neighborhood watch to scrutinize and report questionable activities of suspected terrorists.

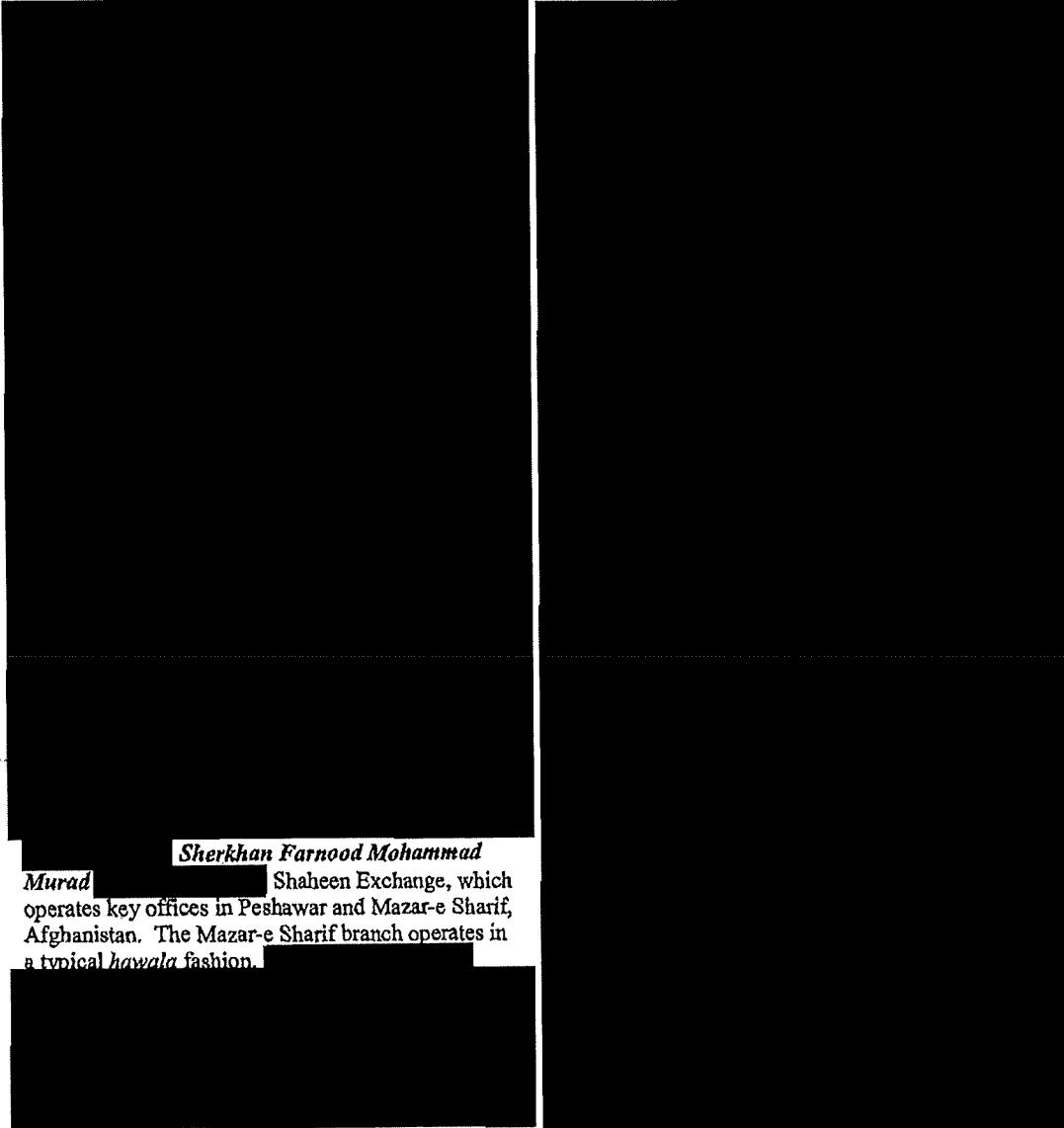
Cooperation among legislative and enforcement agencies for a prolonged, multi-faceted approach may provide opportunities to disrupt financial flows to Bin Laden and other terrorist groups:

- Foreign governments—particularly those that have lost citizens to terrorist attacks—may increasingly recognize the importance of tracking terrorist funds in the same way most have come to approach drug money laundering as a problem. The cooperation has to be two-way and conducted on a continuing basis.

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Appendix A

**Currency Dealers and  
Hawaladars (U)**



*Sherkhan Farnood Mohammad*

*Murad* [REDACTED] Shaheen Exchange, which operates key offices in Peshawar and Mazar-e Sharif, Afghanistan. The Mazar-e Sharif branch operates in a typical *hawala* fashion.

Shaheen Exchange  
Afghan heroin trafficker

a large heroin lab in Kandahar.

a family *hawala* network in Dubai, Germany, and Peshawar.

- [REDACTED] 1999, [REDACTED] Bin Laden received [REDACTED] from a Pakistani office of [REDACTED] exchange funds were [REDACTED] transported [REDACTED] Paktia province, where a Bin Laden representative received the money.

the Peshawar exchange had been used by Bin Laden's Maktab al-Khidmat.

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[redacted] a Bin Laden network operating in Pakistan and an Egyptian Islamic Jihad (EIJ) cell in Yemen have used an identical *hawala* money remittance network [redacted] in Islamabad and Lahore.

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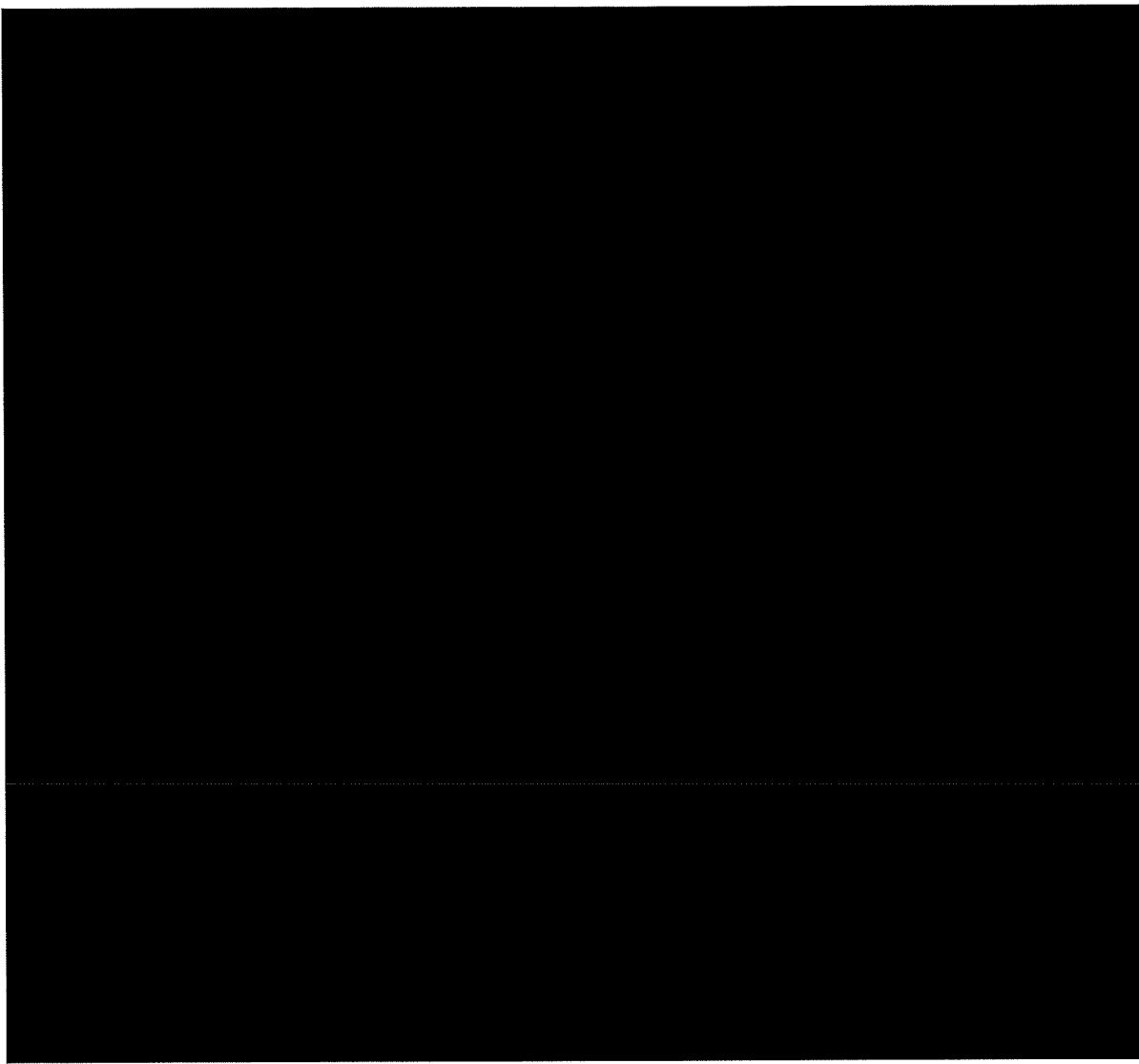
[REDACTED]  
outlet in Malaysia [REDACTED] shop in  
Bangkok are associated with networks of Afghani and  
Pakistani money changers.

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Afghan Support Committee (ASC).

[REDACTED] ASC in Peshawar is an arm of the Kuwait-based Revival of Islamic Heritage Society. The ASC [REDACTED] has been a fundraising arm for al-Qa'ida and has diverted funds destined for orphans to Bin Laden's organization.

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## Appendix B

Al-Qa'ida's Corporate  
Facilitators (U)

[REDACTED] commercial entities and their employees in Asia, Africa, Europe, and the Middle East have facilitated financial transactions and business activities on behalf of Bin Laden. [REDACTED]

## Businesses in Asia (U)

Bin Laden has ties to commercial firms in Afghanistan, Central Asia, India, Pakistan, and Taiwan. [REDACTED])

## Bin Laden Companies in Afghanistan

[REDACTED] Bin Laden has engaged in commercial activities in Afghanistan, including buying real estate, initiating construction projects, and establishing companies.

- In July 2001, Bin Laden in coordination with the Taliban began three *construction projects* in Afghanistan: an aircraft tarmac, hospital, two madrassas, and an apartment complex [REDACTED] a hospital and apartment complex [REDACTED], and an ammunition factory [REDACTED]

[REDACTED] Bin Laden's request to use land in Kandahar's industrial sector to invest in new industries—including the manufacture of cement, plastic pipes for irrigation and construction projects, plastic utensils, safety matches, and a cooking oil extraction plant [REDACTED]

- [REDACTED] Bin Laden-owned [REDACTED] had unspecified links to two Afghan companies allegedly involved in narcotrafficking, [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

- [REDACTED] al-Qa'ida members converted part of a training camp [REDACTED] into a *weapons factory* staffed by [REDACTED] employees whose salaries were paid by Bin Laden, [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

- [REDACTED] Bin Laden representatives purchased an unnamed [REDACTED] *wool factory* that sent its profits to al-Qa'ida [REDACTED]

**Financial Institutions in Central Asia**

**Businesses in India and Pakistan**

**Businesses in Africa (U)**

[REDACTED] Bin Laden has been linked to businesses in Kenya, Mali, Mauritania, Senegal, and Sudan. [REDACTED]

**Possible Business in Kenya**

**Business in Mauritania**

[REDACTED] a handful of businesses and businessmen in Mauritania have facilitated financial and commercial activities on behalf of Bin Laden.

- *Mauritanian businessmen* have used their hardware stores, print shops, office supply and stationery stores, public telephone centers, and transportation companies to assist Bin Laden associates in transporting money and materials to Mauritania and between offices of Islamic NGOs,

#### **Businesses in Sudan**

Bin Laden owned or controlled some 40 businesses while he was in Sudan during the early 1990s. While most firms reportedly have been liquidated since his move to Afghanistan in May 1996, [REDACTED] a handful of Bin Laden's associates and commercial interests probably continue to operate in Sudan and provide assistance to Bin Laden.

[REDACTED]

#### Businesses in the Middle East (U)

[REDACTED] businesses in Lebanon, Qatar, Saudi Arabia, the United Arab Emirates, and Yemen have facilitated financial activities on behalf of Bin Laden. [REDACTED]

#### Businesses in Lebanon

[REDACTED]

[REDACTED]

#### Associate in Qatar

[REDACTED]

#### Businesses in Saudi Arabia

[REDACTED] Bin Laden probably receives financial support from prominent Saudi merchants who have their roots in Yemen's Hadramawt region, from where Bin Laden's family hails. Many of these merchants—backed by Saudi royalty—openly supported Bin Laden in the Afghan jihad during the late 1970s to early 1980s, but whose support today would be frowned upon given recent terrorist attacks tied to Bin Laden. [REDACTED]

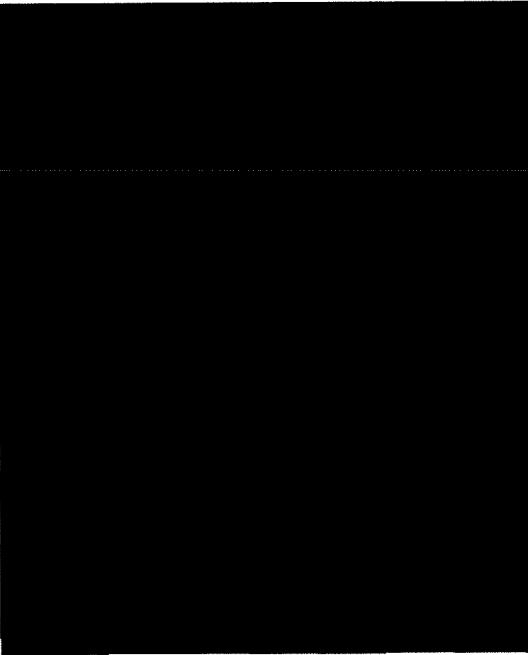
*Muhammad Khalifah.* Bin Laden allegedly directed his brother-in-law *Muhammad Jamal Ahmad Mustafa Khalifah*—alias Abu Bara—to establish several Islamic foundations and businesses in the

[REDACTED]

Philippines during 1988-1994 to support the Philippines' Abu Sayyaf Group and the Moro Islamic Liberation Front. [REDACTED]

associate and IFTSC senior official *Wa'el Hamza Julaydan* (alias Abu Hasan al-Madani), a veteran of the Islamic charity circuit, has held high-level positions at the International Islamic Relief Organization (IRO), Muslim World League (MWL), the Saudi Joint Relief Committee (SJRC), the Saudi Red Crescent Society (SRCS), and lately at two Bin Laden-affiliated charities, al-Waqf al-Islami, and as secretary general of Rabita Trust coordinating financial activities and overseeing the budget. Julaydan has provided support since the 1990s to Muslims in Bosnia and Chechnya—hotbeds of mujahidin activity—and may be using his position and influence at these organizations to divert funds and resources to al-Qa'ida.

*Wa'el Hamza A. Julaydan.* Longtime Bin Laden



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**Business in the United Arab Emirates**  
Intelligence reporting indicates that commercial entities and individuals in the UAE have ties to Bin Laden.

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**Business in Belgium**

**Businesses in Yemen**

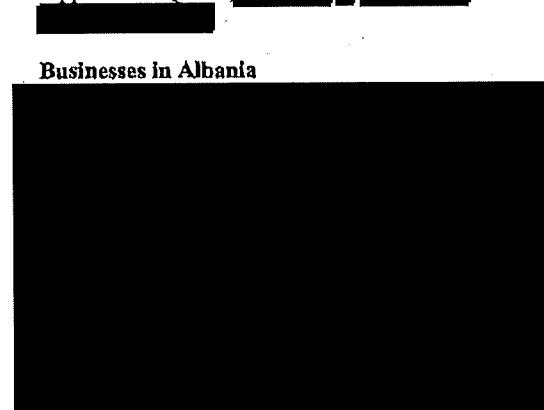
Bin Laden may have commercial interests in Yemen:



- [REDACTED], Bin Laden allegedly owned several unspecified *investments* in Yemen, [REDACTED])

**Businesses in Europe (U)**

Businesses in Albania, Belgium, Germany, Russia, and Turkey have provided financial and commercial support to al-Qa'ida. [REDACTED]



**Businesses in Germany**



## Businessman in Russia

## **Businesses in Turkey**

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## Appendix C

### Relatives Allegedly Assisting Bin Laden

[redacted] unspecified Bin Laden family members—possibly sympathetic to his cause—may be providing financial support to Usama.

- Press reporting in May 2001 indicates that Cypriot authorities discovered two *unnamed siblings of Bin Laden* own unspecified companies in Cyprus. The siblings claim that they have separated their accounts from their estranged fugitive brother Usama.

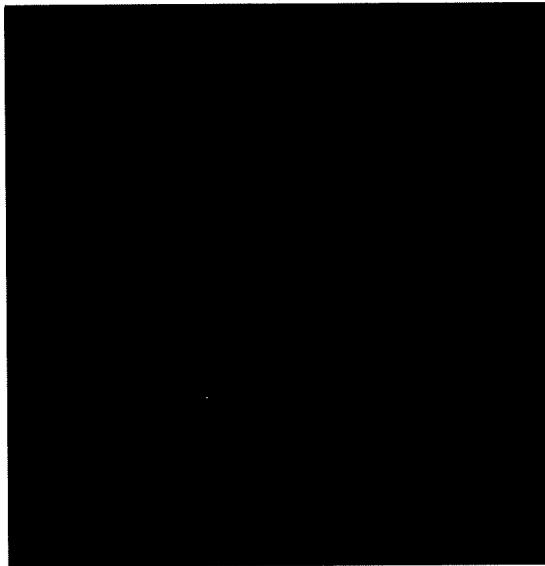
[redacted]  
• *Bin Laden's family in Saudi Arabia* donated funds for the food that senior Bin Laden aide Shabir Rahman—and governor of Kandahar—distributed in May 2000 to drought-stricken Afghan desert nomads.

[redacted]  
[redacted] unspecified members of *Usama's family in Saudi Arabia* continued to channel funds to Usama and to other radical Islamic groups.

[redacted]  
[redacted] *Usama's brother Muhammad Bin Laden* handled Usama's unspecified affairs in Bulgaria, Cyprus, and Romania.

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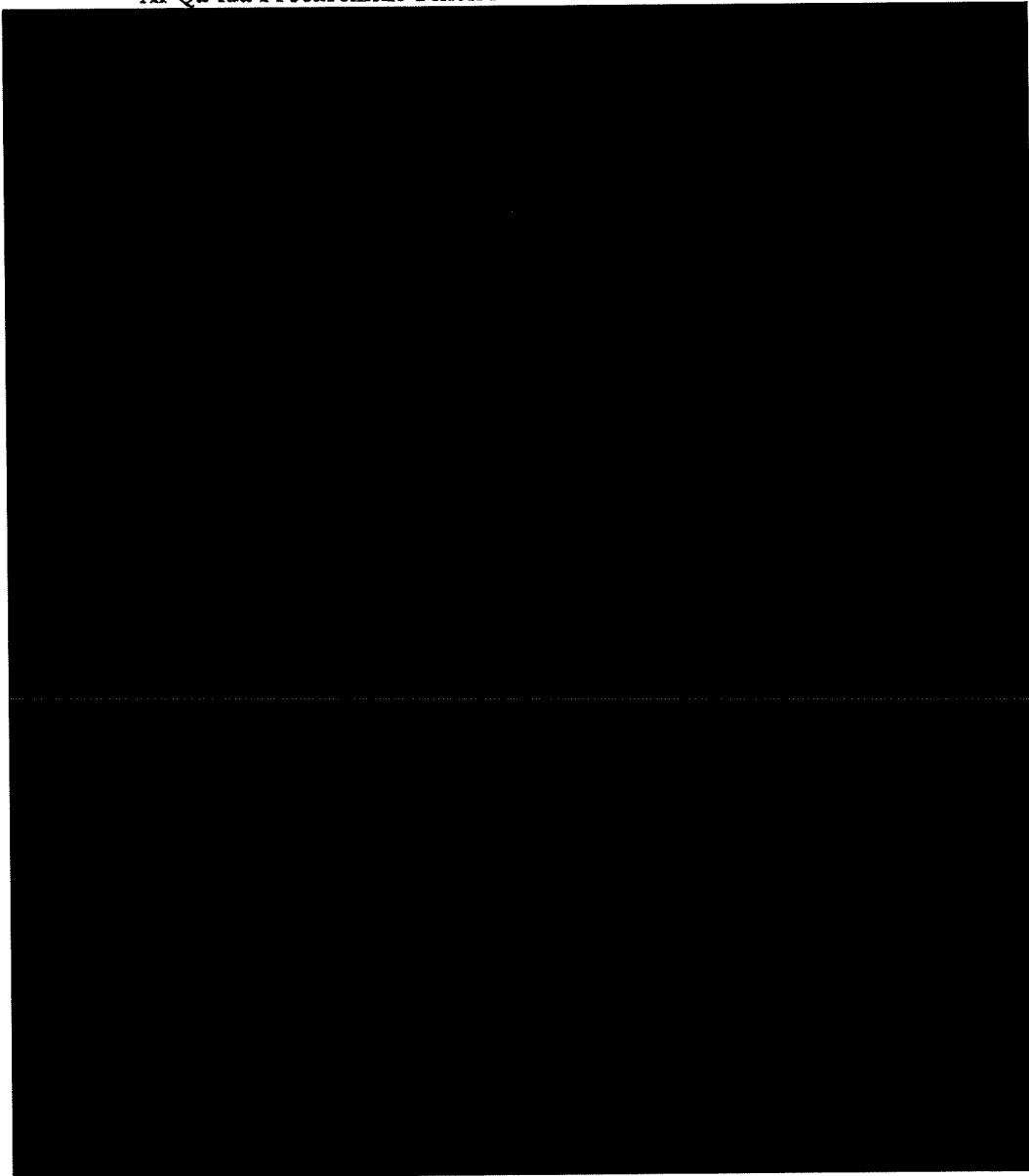
**Appendix D**  
**Counterfeit Currency (U)**



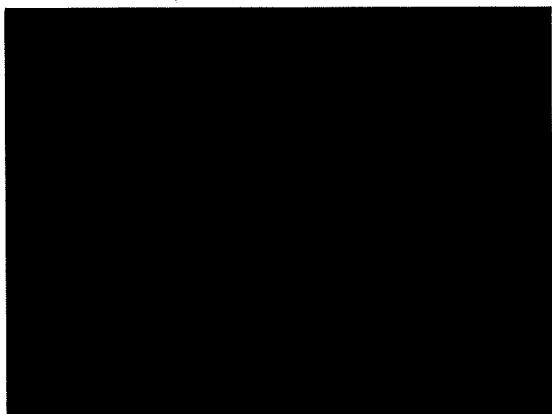
C05373672

**Appendix E**

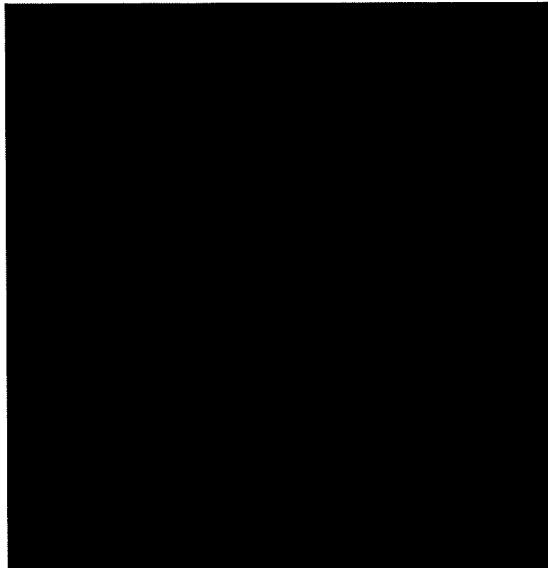
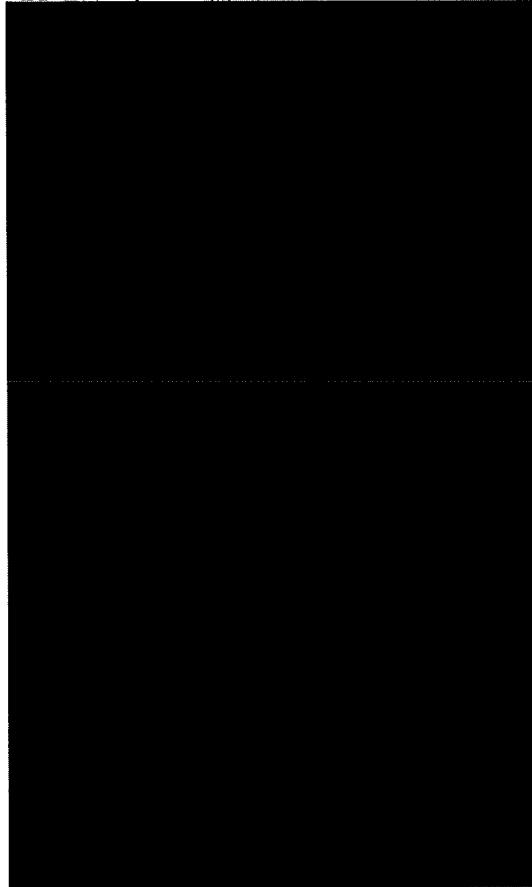
**Al-Qa'ida Procurement Officers**



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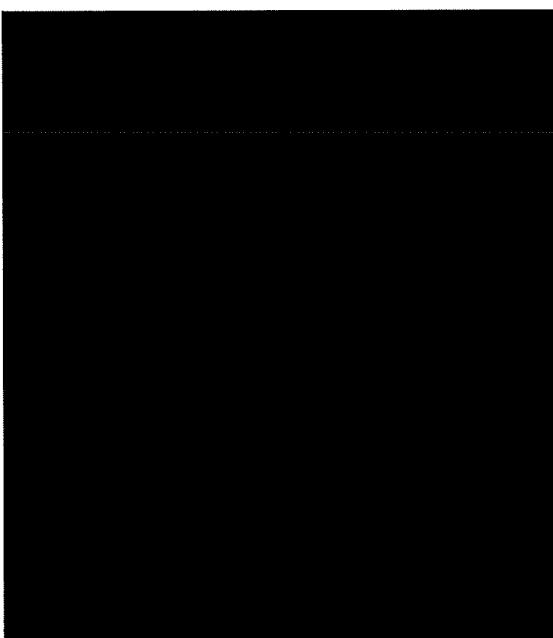


**Bin Laden's Chief Arms Procurer**



**Bin Laden Procurers in Pakistan**

Bin Laden representatives in Islamabad, Karachi, and Peshawar have facilitated al-Qa'ida's financial activities and the purchase and transport of computers, weapons, and travel documents.





**Other Bin Laden Weapons Procurers**

[REDACTED]  
Bin Laden's procurement  
[REDACTED]ly have acquired  
paramilitary and other goods from Azerbaijan,  
Italy, North Korea, Sweden, the United Arab  
Emirates, and the Ukraine.

A large rectangular area of the document has been completely blacked out, indicating redacted information.

Appendix F

Firms in Spain (U)

Firms Affiliated With Barakat Varkas That  
Possibly Aid Bin Laden [REDACTED]

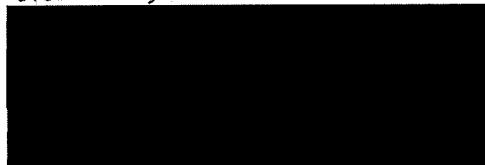
*Abrash Company SA*



*Servicios Medicos SA*



*Promociones y Construcciones Tetuan Pycote SA*



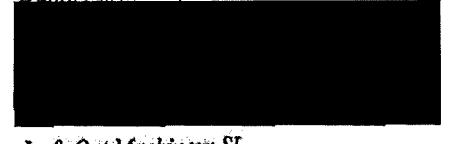
*Middle East Export SA*



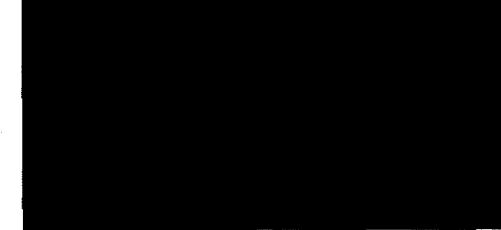
*Promociones y Promociones Pycote, SL*



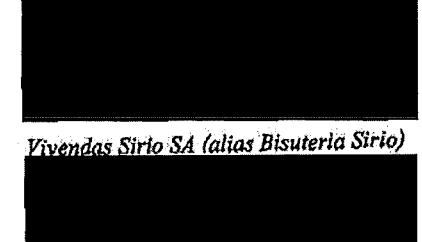
*Dania Machinery SL*



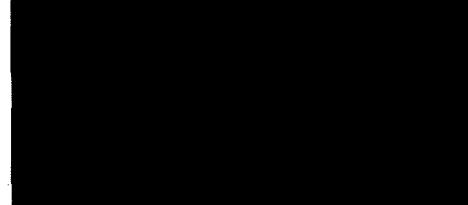
*Contratas Sirio SA*



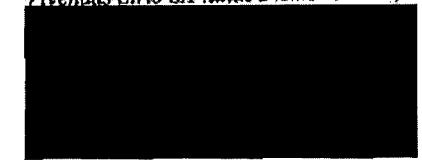
*In & Out Machinery SL*



*Mother Cat SA*



*Vivendas Sirio SA (alias Bisuteria Sirio)*



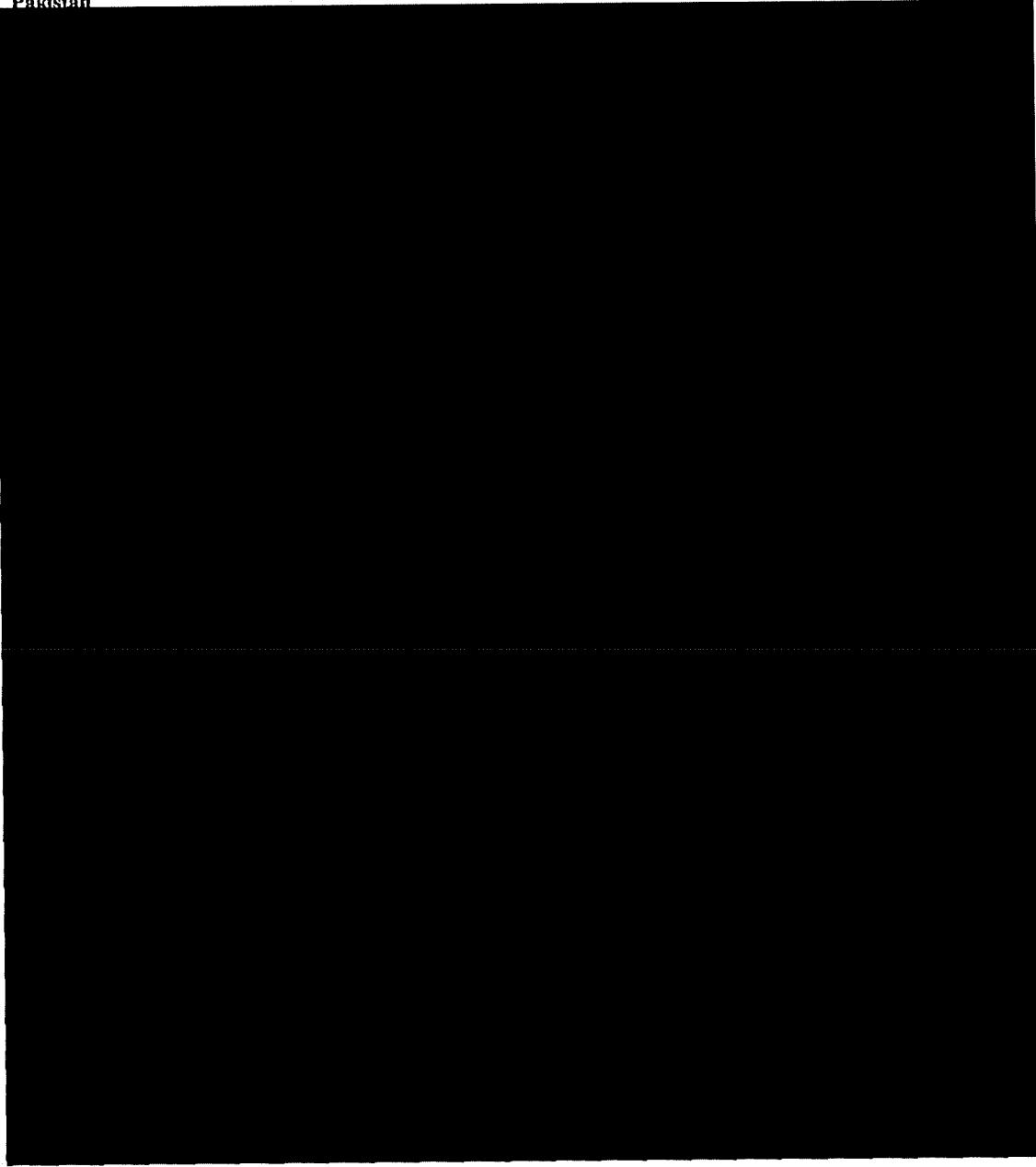
**Appendix G**

**Al-Rashid Trust Offices (U)**

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Al-Rashid Trust Institution (RTI) Offices Possibly Aiding Bin Laden

Pakistan



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[REDACTED]

**Other RTI Offices/Staff**

[REDACTED]

**RTI Officials at Other Organizations**

[REDACTED]

**Appendix**

**H**

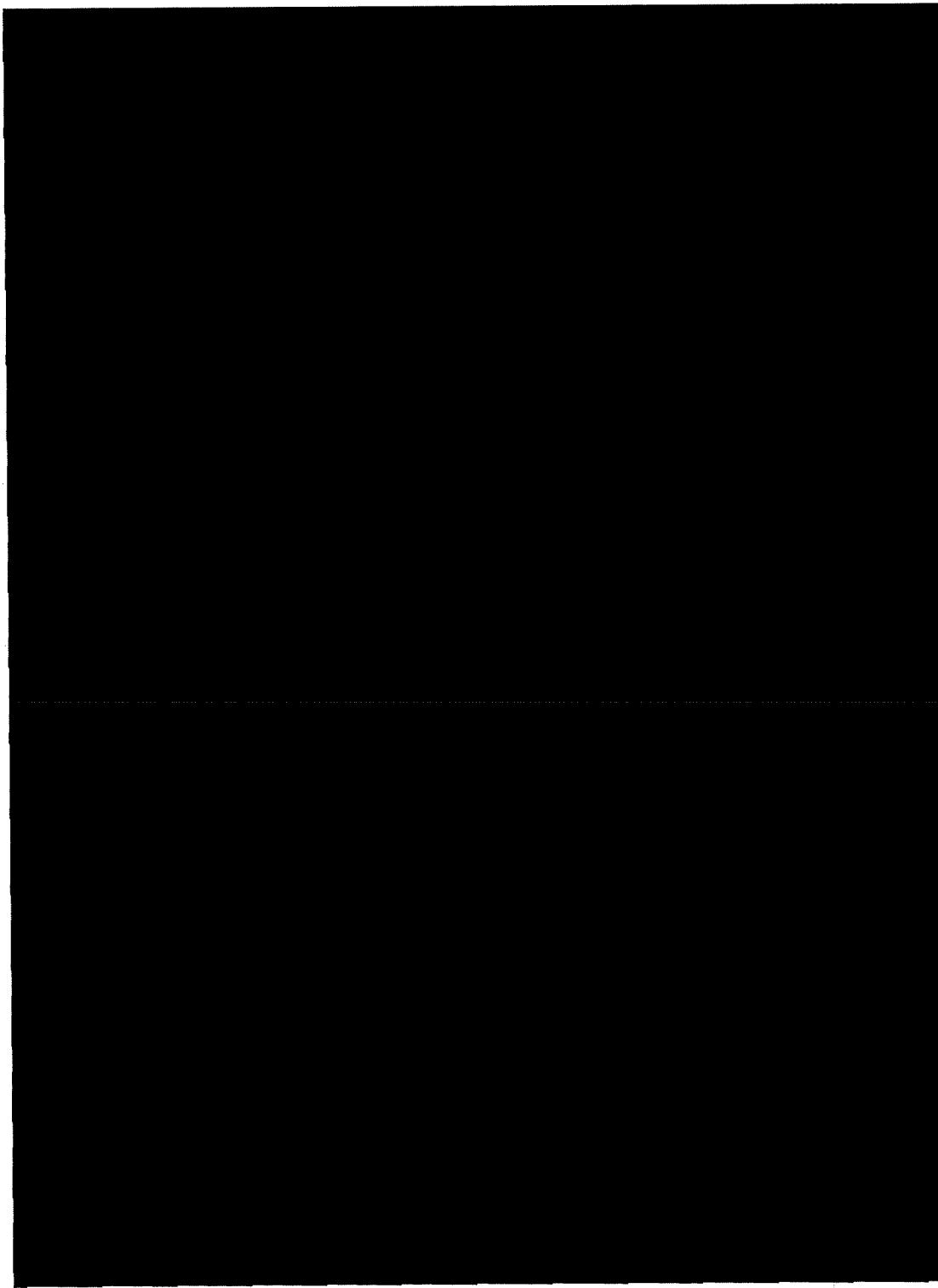
**Rabita Trust Offices (U)**

**Rabita Trust (RT) Offices and Officials Tied To  
Bin Laden**

[REDACTED]

[REDACTED]

C05373672



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**Appendix I**

**Addresses of Other Individuals  
Providing Assistance to Bin  
Ladin [REDACTED]**

**North America (U)**

**Canada**

[REDACTED]

**Asia (U)**

**Pakistan**

[REDACTED]

**Philippines**

[REDACTED]

**Thailand**

[REDACTED]

**Europe (U)**

**Germany**

[REDACTED]

[REDACTED]

**Middle East (U)**

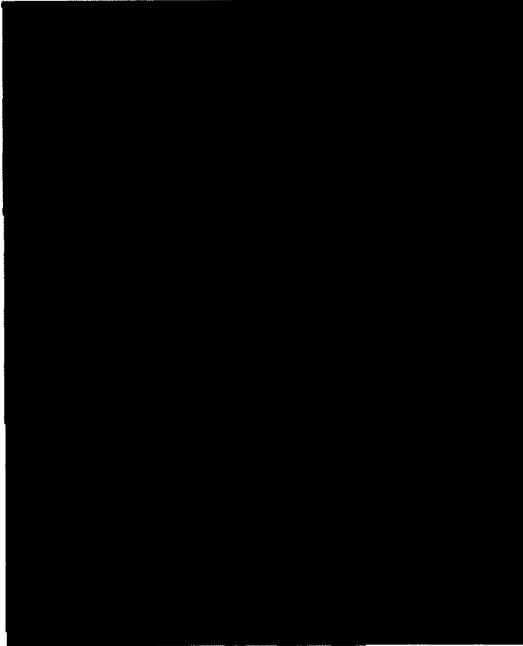
**Saudi Arabia**

[REDACTED]

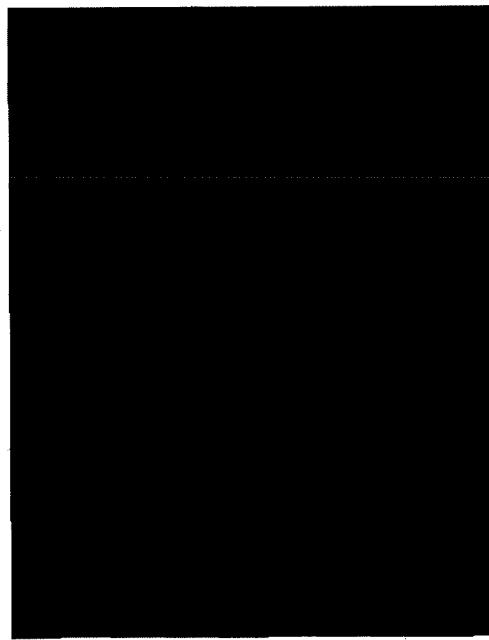
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United Arab Emirates



Africa (U)



Mauritania



Sudan



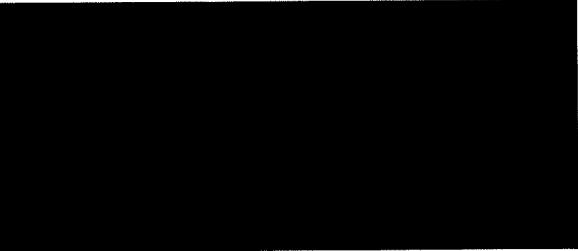
## Appendix J

**Other Entities Possibly Providing Assistance to Bin Ladin (U)**

C05373672

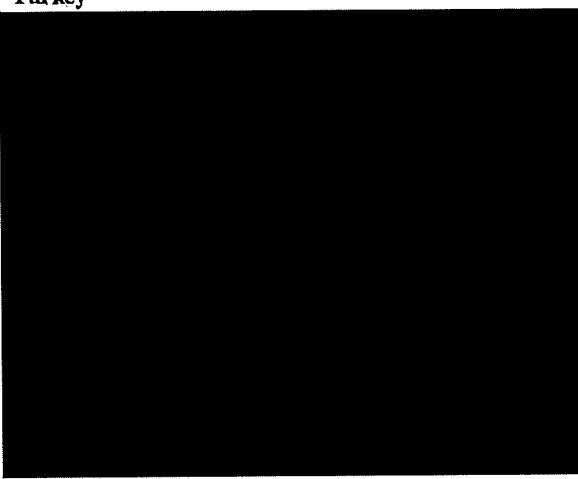
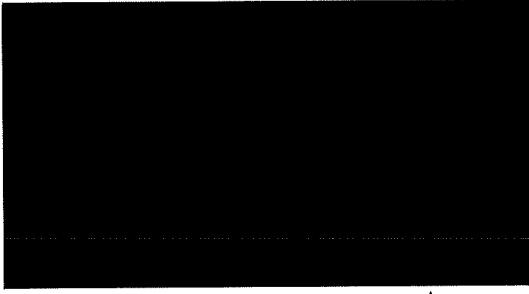
Africa (U)

Madagascar

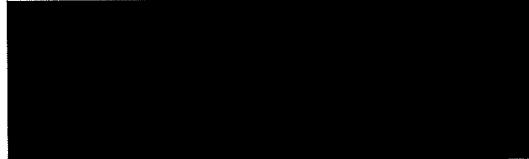


Asia (U)

Australia

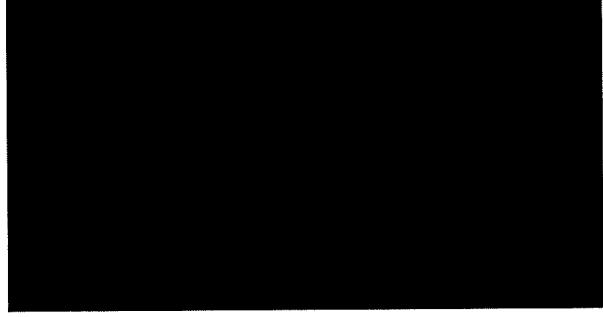


China



Middle East (U)

United Arab Emirates



Indonesia



Pakistan



Thailand

*Afro Siam Company Ltd.*



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